IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE

CHAPTER 7

CASE NO. 21-52574-JWC

Debtor.

HYUNDAI MOTOR FINANCE

COMPANY,

Movant,

: CONTESTED MATTER

STEVE RENALDO SHIVERS, Debtor; and S. GREGORY HAYS, Trustee,

v.

Respondents.

NOTICE OF HEARING

PLEASE TAKE NOTICE that **Hyundai Motor Finance Company** has filed a Motion for Relief from Automatic Stay and related papers with the Court seeking an order of relief from the Automatic Stay.

PLEASE TAKE FURTHER NOTICE that the Court will hold a hearing on the Motion for Relief from Automatic Stay, in Courtroom 1203, The Richard B. Russell Federal Building, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303 at 10:00 am on May 13, 2021.

Given the current public health crisis, hearings may be telephonic only. Please check the "Important Information Regarding Court Operations During COVID-19 Outbreak" tab at the top of the GANB Website (http://www.ganb.uscourts.gov/) prior to the hearing for instructions on whether to appear in person or by phone.

Your rights may be affected by the Court's ruling on these pleadings. You should read these pleadings carefully and discuss with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.) If you do not want the Court to

grant the relief sought in these pleadings, or if you want the Court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleading with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk at least two business days before the hearing. The address for the Clerk's Office is: Clerk, United States Bankruptcy Court, Room 1340, U.S. Courthouse, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303. You must also mail a copy of your response to the undersigned at the address stated below.

IF THE MOTION IS FOR RELIEF FROM STAY, and a hearing on the motion for relief from the automatic stay cannot be held within thirty (30) days, Movant waives the requirement for holding a preliminary hearing within thirty days of filing the motion and agrees to a hearing on the earliest possible date. Movant consent to the automatic stay remaining in effect until the Court orders otherwise.

Dated: April 2, 2021 Signature: /s/Philip L. Rubin

Philip L. Rubin 5555 Glenridge Connector Suite 900 Atlanta, Georgia 30342 (404) 869-6900 prubin@lrglaw.com Bar Number 618525

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE : CHAPTER 7

STEVE RENALDO SHIVERS, : CASE NO. 21-52574-JWC

Debtor. :

HYUNDAI MOTOR FINANCE COMPANY,

,

Movant, : CONTESTED MATTER

v. :

STEVE RENALDO SHIVERS, Debtor; and S. GREGORY HAYS, Trustee, :

Respondents.

nts.

MOTION FOR RELIEF FROM AUTOMATIC STAY

NOW COMES HYUNDAI MOTOR FINANCE COMPANY (the "Movant") and moves this Court for relief from the automatic stay and shows the Court as follows:

1.

On March 30, 2021, Steve Renaldo Shivers ("Debtor") filed a Voluntary Petition pursuant to 11 U.S.C. Chapter 7, and said case is pending before this Court.

2.

Movant has a net claim in this case secured by a first priority lien against Debtor's vehicle, to wit: 2017 Hyundai Elantra (the "Collateral"). The approximate payoff is \$10,036.89. Loan documents supporting the claim are served herewith on the parties. Debtor intends to voluntarily surrender Collateral to Movant.

3.

Movant does not have proof of insurance protecting its interest in the Collateral or has been advised that there is no insurance in force.

4

Debtor does not have equity in the Collateral and the Collateral is not necessary to a reorganization that is in prospect. There is no equity in the Collateral to benefit the estate and the Trustee's interest should be abandoned.

5.

Cause exists including the lack of adequate protection to grant Movant relief from the automatic stay so as to authorize Movant to recover and dispose of the Collateral. Movant requests the right to file an amended proof of claim after liquidation of the Collateral.

6.

Movant requests that Bankruptcy Rule 4001(a)(3) be waived.

WHEREFORE, Movant prays that this Court:

- (a) Hold a hearing pursuant to this Motion within thirty (30) days as is required under 11 U.S.C. Section 362(e);
- (b) Grant Movant relief from the automatic stay under 11 U.S.C. Section 362(d) so as to allow Movant to recover and dispose of the Collateral and to apply the net proceeds generated therefrom to its claim in this case, and if the disposition results in a deficiency, amend its claim filed in this case, subject to objection;

- (c) Rule 4001(a)(3) be waived; and
- (d) Grant such other and further relief as the Court deems to be just and proper.

This April 2, 2021.

The Law Office of LEFKOFF, RUBIN, GLEASON, RUSSO & WILLIAMS, P.C. Attorneys for Movant

By:/s/ Philip L. Rubin
Philip L. Rubin
Georgia State Bar No. 618525

5555 Glenridge Connector Suite 900 Atlanta, Georgia 30342 (404) 869-6900 prubin@lrglaw.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE : CHAPTER 7

STEVE RENALDO SHIVERS, : CASE NO. 21-52574-JWC

Debtor. :

HYUNDAI MOTOR FINANCE

COMPANY,

Movant, : CONTESTED MATTER

v. :

STEVE RENALDO SHIVERS, Debtor; and S. GREGORY HAYS, Trustee,

Respondents.

;

CERTIFICATE OF SERVICE

The undersigned, Philip L. Rubin, hereby certifies that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that I served the MOTION FOR RELIEF FROM AUTOMATIC STAY and NOTICE OF HEARING on the following parties 1) electronically, if allowed by and pursuant to the requirements of local rule, or 2) by depositing same in the United States Mail in properly addressed envelope(s) with adequate postage to all others, as follows:

Steve Renaldo Shivers 1836 Roswell Street, S.E. Apartment 11302 Smyrna, GA 30080

Ronna M Woodruff 123 Powers Ferry Road SE Marietta, GA 30067 S. Gregory Hays Chapter 7 Trustee Hays Financial Consulting, LLC Suite 555 2964 Peachtree Road Atlanta, GA 30305

This April 2, 2021.

The Law Office of LEFKOFF, RUBIN, GLEASON, RUSSO & WILLIAMS, P.C. Attorneys for Movant

By: <u>/s/ Philip L. Rubin</u>
Philip L. Rubin
Georgia State Bar No. 618525

5555 Glenridge Connector Suite 900 Atlanta, Georgia 30342 (404) 869-6900 prubin@lrglaw.com



GEORGIA DEPARTMENT OF REVENUE MOTOR VEHICLE DIVISION PO BOX 740382 ATLANTA GA 30374-0382

Date:

01-Apr-2021

Letter ID:

VIN:

5NPD84LF7HH058445

VEHICLE, TITLE, AND TAG INFORMATION

Vehicle Information Section

Vehicle Location Address:

VIN:

5NPD84LF7HH058445 Title Number: 772606171284963

Year: 2017 Make: HYUN Model: ELANTRA SE

VAL Fody Style: 4S Fuel: Gasoline Cylinders: 4

Body Style: 4S Fuel: Gasoline Cylinders: 4
Body Color: BLUE Roof Color: Farm Vehicle: No

Odometer: 99 Dealer Sale: Yes Condition: New

Purchased: 29-Apr-2017 Print Date: Pending App. Date: 08-May-2017

Furchased: 23-Apr-2017 Fint Date: Fending App. Date: 00-May-2017

Title Checks: Valid

Tag: Expire Date: 03-Jan-2022

Tag Type: PR - Prestige

Valuation: 0.00 Insurance Status: ACTIVE

Contract Date 29-Apr-2017 Perfection Date 08-May-2017

Owner Section

Address of Primary Owner:

1836 ROSWELL ST SE APT 11302 SMYRNA GA 30080-2380

Number of Owners: 1

STEVE RENALDO SHIVERS

Title Brands Section

No brands found

Lienholder Section

HYUNDAI MOTOR FINANCE - 2975 BRECKINRIDGE BLVD DULUTH GA 30096-4977

Direct Hame and	1 46					1 to 1 to 100 at 110 at
	end Zas Code			of Matrix and Applicant of Courses and Zip Co	; ;:10)	Sefer-Greeker (Herris and Address)
Steve Renaldo Shivers 1836 roswell at se ept 11302			N/A			Ed Voyles Hyundai 2135 Cobb Perkesy Se
Smyrna, GA 30080 Cobb						Smyrne, GA 30080
You, this Suyer (a	ind Co-Suye	i, if ≥(7/), m	ery buy the vehi	ale below los cast	or on credit. By elg	wing this concept, you choose to buy the value Select - Oxeditor (sometimes "we" or "us" in the
contest) inc an	odi France	ರತಗರ ೯೧೦	nos Charge in L	J.S. hinds accomb	ng to the payment so	pessi - Casaso (someones me or us in the
on a classy basis.	The Trust-in-		wissures below	are part of this are	e#st.	·
Newcused	Veter	Make and Model		Verheile kremijficalise	Manager	Frimary Line For Which Parchaged
		Hyundai	5	NPC&4LF7HHO	%8-₹45	Personal family, or incurrented unless otherwise indicates pelow
NEW	2017	Elevitina			•	Dagricolona O N/A
ANNUAL	FEDERA	L TRUTH	Amount	DISCLOSURES Total of	Total Sale	insurence. The may buy the prince increase increases the context inquires (see lasts, fact physics you should
ANNUAL PERCENTAGI RATE	E CHAR	lge i	Financed		Price The base cost of your publishes an cost of your publishes an cost of your point down payment of 4,750,00 to	कोट के करिया कर्षा है कर्ज करते हुन स्थान करते हैं कर हुन स्थान करते. जन अकृत को के केन्द्र कर की को क्षेत्रक कर के की करते कर कर
The cost of year oreal sea	The de account	tha .	The greatest of areda provided	The schools you will have been paid when	your nauthers an	union to the besiden between a Francisco bloom because
a yearly rate.	cost y	DEL. 1	io yeur behalf.	you have made all payments as schwiders.	your down	If any measures in the died below, policies or confirmate from the rames incurrence confirmed will
	1				s 4,750.00 s	phones the partie and functions.
	S 4.64		23,726.46	\$ 26,369.44	\$ 33,119.44	Check the measure you were end argo sevent
Your Paymen Yersop of	\$ 2000.0	0.00	White De	comments.		Optional Credit Insurance
Paymortis.	Pages	6172	When Pa Are C			□ Constitution: □ Super □ Co-Super □ Sur
72	364	1.02	many padestrag	08/15/2017	· .	Parties, Codi Ur S NA
N/A	NIA		NJA			Coult Deathly \$ N/A
Or Az Fellows:						Intervance Company Name N/A
N/A						N/A Propriet Char No. 1995 NVA
						I N/A
Lete Charge, If p	ngtown i 'n med re	narred in A.E.	wast 10 56	es altor is a size, you	and then to place and the	Oracle The improperty and county districtly transverse are no sequent to exists credit. Your deviates in fing or no but
			non aya was sanas sa ng da sana bahasana ay	natus landa, and assembled so Assembly substantial	700.	a factor in the credit approval products. They will not be
Security Interest	You are giving	a society bis	ement us the welliche i	deing puscevenes.	. 1	and appearings whereather the most in system is your eye of
Administrati feftur:	estiant. Sec %	ik perdant in Albahar	o more i ntorvacio n le sobile fulles care p	i facilitiks information na narode information	t about resourcest.	trace on pair organic tighters process. The trace of
			· street seed (1964 B)	- Second Hallett		Selections (Tests Spirited) to the spirited is less units and
ITEMPRETON OF A	COUNT PRANC	1,607.55			24 BEG De	sequent to claim certify their devisions in the green real profile the centers of court of studies, and center and effect to center their centers of their centers of centers of their centers of cent
1 Charl Price Innto 2 Total Downsoners	مر اون	1,400,98	1		8_26.555 96 (1)	TOPER 2 Applied to the EA. See 18th tope in the man page.
Parterin	N/A	la.	(Morie):			
	Year! (Ma is in Allowance	,	(MORE)	\$	N/A	
	as in Allowance OK Made Dy Self	er .		S	N/A	Other Optional Insurance
Espisate No				2	N/A N/A	Type of historicos Text:
+ 5000 + 6000	MEG	REBATE	5	47	190 00	Promisin S N/A
(ii ista sko	otogaayosaans is ma	galikas ander "C	r r essi con di berce)		s 4.750.00 izi	Searches Camping Name NIA
3 Unprid Bollence of	of Gast, Price (1)	descript Bi			1 22,138.98 cy	
4 Other Charges in (Select many base)			FELLER NYSE US !	-	İ	N/A
A Cost of Option	ar Const Incom		STATE OF THE STATE		j	CI N/A N/A N/A Spe of Smuorical Sect
Company or C	2004 DB.		s ·	N/A	ì	Prentigra S N/A
Chapity				N/A 5	_N/A	benigna Coreney Hape N/A
	4 MARCH S. N. S.		NAMES OF TAXABLE	\$	N/A	
O Optora dat			znes, a Comen anty Solutions		N/A 50.00	Home Orisco Addresse NJA NJA
E Oticisi Fees'	vid to Geograph	FOR SAMESTANCE			. 1	Other typholic manners is not required to detain order. Not decision to pay to held the other spacing line include all not be a factor in the confid approved processes. It will not be
≈ States n N/A_	of GA	tr k	AV.W.R.F.	<u>\$</u>	3.00 N/A	me be a lease in the cased supreme growing. I will not be
⊵ N/A			UA		N/A_	granded uriest you sign and agree to pay the earth stell. There are manufact drawned steems
	ages Not growth			\$	N/A 20.00	X N/A N/A
H Company	energy states the promotes of Tags	Markensky, jako Proje	<u> </u>	\$	18 00	Soper Spracer Date
I Other Cherye	र रहेक्षीकर सामग्रा क्षेत्र	pritty who is as	eo arri	· · · · · · · · · · · · · · · · · ·	· · · ·	X N/A N/A
NA NA	**!	for Point	· Consider on Laborating	upoe e	N/A	College Squeeze Does not because reservance
n Deare	, ,	ter A	dministrative !	ee ; 5	96.00	ON YOUR LIABILITY FOR BOOKY HUNRY OF PROPERTY DANAGE CAUSED TO OTHERS.
is N/A	96	₩ E	TR Fee		90 50 N/A	
€ NA		tor N	i/A	5 <u></u>	N/A	Returned Charle Charges You spread per a charge equal to f proofs of \$30 or the first charle creases it any charle cough
N/A		ter_ 1\	#A	\$	N/A	us is defended and we make within the ear that you be so.
⊵ N/A		<u>₩</u> N	VA	\$	N/A	
₩ N/A		in A				
y N/A		fy N	i/A	\$	N/A_	
≽ N/A Is N/A		fx N s⇒ N	VA.	\$	N/A	
s N/A s N/A Two O?s C	0 - 4)	fx N s⇒ N	i/A	\$	N/A	
E N/A E N/A Designer Assert Susan	(9 - 4)	iy h to N	HA VA December 2002		N/A 3 1,587.50 5 23,728.48 59	
s N/A s N/A Sections • Assertions	(9 - 4)	iy h to N	HA VA December 2002	\$ \$	N/A 3 1,587.50 5 23,728.48 59	NA SESTRICATIONS NA
S N/A S N/A S N/A Dec 0/25 S Assert Frances OPTION. C2 Year page	i (3 + 4) i no činecop (3a	for N for N for Part to Ch for I the Acre	HA VA hers so You Herst own: Prosensec, Horn	E. Is paid in the on or	N/A 3 1,587.50 (4) 5 23,728.48 (5) 20446 N/A	. 702
to N/A IS N/A IS N/A The Office Of the particular of the partic	(S + 4) TO STRENGE CO. E think region for the sections continued to the sections of the sect	isy h iso N essa Para to CR essa Para to CR essa Para to CR essa t	VA VA hers on Your Bend vani Francest, feet Cheuroset of the pr VS havenese of the	i S. is gold in the on or examing the is threework or the Charlibria and son	N/A 3 1,587,50 (6) 5 23,726,48 (5) 20406 N/A THE CHARTY SEQUENCE VISITING	a practice for the lesses with all the survivant to protect the Condition to the restrict where the conditions are considered in the survivant Yang many alternate the
to N/A B. N/A Deciding to Beautification OPTION. CI You pay for the or farmings to be appeared to the pays the pays and pays and the pays and	in a break come to the value of	for his second of the American for the American (VI) second for the American for the the VIII income the VIII income	MA VA hers on Your Senso round Provinces, Boot Consumers of the pr () VS: Insurance of the pr () VS: I	E, is paid to hell on or examing that is threewood. It has Continued the sea too seed to burnings Vi	N/A 3 1,587,50 (6) 5 23,728,48 (5) 20446 N/A THE CHARTY PROJUME VIEW Region. This processor are as	a, names for the links with all the survivant to protect the Conditi
E N/A E N/A E N/A Deciding C	i in Sometice Clar E Herricht Soft in the verticals forth through which the Demination of	by his No. 19 Sec. 19	MA VA Instruction for the property of the pr	i S. is gold in this on or examing size is therefore, or me Constitute sale source rose sever to be states Wi for the index source of the	N/A 5 1,587.50 (8) 5 23,738.48 (3) Sense N/A The Chatter require VS 19 replace. This preserves see 2 character Percept the Chattering	accepted for the pisce with all the provinces to protect the Condition of
S N/A S N/A S N/A Dec Other C Standard Theorem OPTION C: You per C: Wendow's zand for the or durings to began and company above in their (S of)	i in Sometice Clar E Herricht Soft in the verticals forth through which the Demination of	by his No. 19 Sec. 19	MA VA Instruction for the property of the pr	i S. is gold in this on or examing size is therefore, or me Constitute sale source rose sever to be states Wi for the index source of the	N/A 5 1,587.50 (8) 5 23,738.48 (3) Sense N/A The Chatter require VS 19 replace. This preserves see 2 character Percept the Chattering	accepted for the pisce with all the provinces to protect the Condition of
E NIA E NIA Decidence Manage Change Manage Ma	i in Sometice Clar E Herricht Soft in the verticals forth through which the Demination of	for No. 10 Sec. No	JIA VA VA VA VA VA VA VA VA VA	i E, to good to full on or examing size to therefore, in the Charliers's pale see now seed to therefore. You for this indicate seem of the in recessed in thicky could confidence fore your	N/A 5 1,587.50 (8) 5 23,738.48 (3) Sense N/A The Chatter require VS 19 replace. This preserves see 2 character Percept the Chattering	a create for the Sinsa with of the accessor and present the Conference of the Confer
E NIA E NIA Designer Manager i in Sometice Clar E Herricht Soft in the verticals forth through which the Demination of	for No. 10 Sec. No	MA VA Instruction for the property of the pr	i E, to good to full on or examing size to therefore, in the Charliers's pale see now seed to therefore. You for this indicate seem of the in recessed in thicky could confidence fore your	NVA 3 1,587,50 (4) 5,287,728,48 (5) SEASE NVA THE CHARTON REQUESE VISI IN Which This immension does C resources forces for a	accepted for the pisce with all the provinces to protect the Condition of	
E NIA E NIA Decidence Manage Change Manage Ma	(15) — 4) I no binering the E thirty in 57 in The velocity facts through which to literate forth through which to literate forth the literate for	for No. 10 Sec. No	JIA VA VA VA VA VA VA VA VA VA	i E, to good to full on or examing size to therefore, in the Charliers's pale see now seed to therefore VI for the index seem of the in recessed in thicky could not the recessed to thicky could not the recessed to the year.	NVA 3 1,587,50 (4) 5,287,728,48 (5) SEASE NVA THE CHARTON REQUESE VISI IN Which This immension does C resources forces for a	a create for the Sinsa with of the accessor and present the Conference of the Confer
to NIA B. NIA B. OVA Des COMP. S. A desarct Freedom OPTION. C. You put C. Vennours a small for open desarched purposes for open desarched purposes for open desarched purposes for open desarched purposes OPTIONES SAPPION to they a grap portect. TO.	(15) — 4) I no binering the E thirty in 57 in The velocity facts through which to literate forth through which to literate forth the literate for	for No. 10 Sec. No	JIA VA VA VA VA VA VA VA VA VA	i E, to good to full on or examing size to therefore, in the Charliers's pale see now seed to therefore VI for the index seem of the in recessed in thicky could not the recessed to thicky could not the recessed to the year.	NVA 3 1,587,50 (4) 5,287,728,48 (5) SEASE NVA THE CHARTON REQUESE VISI IN Which This immension does C resources forces for a	a create for the Sinsa with of the accessor and present the Conference of the Confer
E NIA E NIA Del Citta & Blanck Franco OPTION. CI You pol Ci Year con or serving to franco or serving fran	(15) — 4) I no binering the E thirty in 57 in The velocity facts through which to literate forth through which to literate forth the literate for	for No. 10 Sec. No	JIA VIA VIA VIA VIA VIA VIA VIA	E. to paid in full on or security that is the control of the contr	NIA \$ 587.50 (6) \$ 587.50 (6) \$ 287.58 48 (7) 200.05 (NIA The Chatter source May be organized from the Chatter source of the Chat	a create for the Sinsa with of the accessor and present the Conference of the Confer
e NIA E NIA Del Crim C Absent Channon OPTION. C You pu C Venotions and for one or surveys shown in the IS of it OPTIONES SAF-ONE TO See a pap protect to see a pap pro	(3) – 4) I no binering the property of the vicinity (and the vicinity (and the vicinity) (and the vicinity) (and the vicinity) (and the vicinity) (and vici	52 h	I/A V/A V/A V/A V/A V/A V/A V/A	E. Its paid to fue on or committing that is the committing that is the committee of the com	N/A \$ 5,587,50 (6) \$ 22,728.48 (9) \$ sease N/A The Creative assume Visit in which it is in the product of the contract of the product of the contract of the c	a, create for the Stream with of the substance to protect the Control to the Cont
E NIA	in the breath of the control of the	by he had been feet to the had	I/A V/A V/A V/A V/A V/A V/A V/A	E. Its paid to fue on or committing that is the committing that is the committee of the com	N/A \$ 5,587,50 (6) \$ 22,728.48 (9) \$ sease N/A The Creative assume Visit in which it is in the product of the contract of the product of the contract of the c	a create for the Sinsa with of the accessor and present the Conference of the Confer
is N/A is N/A is N/A is N/A is N/A is N/A is necessary is	in the trace of the control of the c	by he had been been been been been been been bee	WA WA Ther so for Jenny Francis, flower Francis, flow	i.i. is paid in fue an or searing as is therefore, as is therefore, as is the search of the search o	N/A \$ 5,587.50 (6) \$ 22,728.48 (9) \$ sease N/A The Creator assures Via 1-	accepted for the Steak with oil of a service to protect the Conference for the Steak with oil of the Steak for the
w N/A	19-41 To breate the Letter section of the section	by h N N N N N N N N N N N N N N N N N N	WA	is, its paid to fiss on or or ordering the in Universe, or the Charlison's state that the Charlison's State Therefore, Sea your your Principal Sea or Computing or Computing Charlison's Sea your your state that the Charlison's Sea your your state that the Charlison's Sea of Computing Charlison's Sea of Charlison's	NNA \$ 25,759.06 \$ 22,738.48 (2) sease NIA The Chettry required Visit in which it his investigate to the contract visit in which it his investigate to the contract visit in which it has investigate to the contract visit in which it is investigate to the contract visit producting contract visit producting contract visit producting contract visits and production of the contract visits and visits an	a, create for the Stream with of the substance to protect the Control to the Cont
The NAME of the NA	no breeze de La	Sy. N.	I/A VA Note of the plant The plant of the plant The plant of the plant T	i. is paid in the time of the paid in the time of the Children and the Children and the Children and the Children and the time of time of the time of time of time of time of time of the time of the time of time	NA \$ 2,537,50 (6) \$ 22,728,48 (7) Sense NIA The Creative resource Visit is recorded from the control of the	accepted for the stream with the state state of the presence the Confidence of the state of the
IN MA IN MARKET STATE OF THE ARMAD STATE ARMAD STATE OF THE ARMAD STAT	in the control of the	by h. No. 1 Per let a Armed Fred by C. S.	VA	is to paid to fue on or examing see to themselve are Confident sets to themselve are Confident sets to see the set of the	NIA \$ 257.50 (6) \$ 22.728.48 (9) \$ 580.50 NIA THE CHART SERVICE VIEW TO THE PROPERTY VIEW THE PROPERTY VIEW THE PROPERTY VIEW THE PROPERTY VIEW THE PROPERTY OF THE PROPERTY SERVICE VIEW THE PROPERTY OF THE PROPERTY SERVICE VIEW THE PROPERTY OF THE PROPERTY SERVICE VIEW THE PROPERTY OF THE PROP	accepted for the stream with the services to preced the Combine to contract other stream at the stre
IN MA IN MARKET STATE OF THE PROPERTY OF THE P	19 - 41 I no linearie che E intrançat ne ma vanore (pre- treage materiale) Trança (pre- treage materiale) Trança (pre- treage materiale) Trança (pre- trança	by h h has been feet of the harmonic relationship of the harmonic relation	WA WA Then so for Jean John Jean Will resulted the participation of t	i. is paid in the time of the time of time of the time of time of the time of time of the time of the time of time of the time of time	NIA \$ 257.50 (6 5) \$ 257.50 48 (7) \$ 22.728 48 (7) \$ 500.50 NIA The Control resource Visit is written. This immunity that On a second. If the Control resource is the Control resource of the Control resource of the Control resource. If the Control resource is the Control resource of the Contr	accepted for the stream with the state state of the presence the Confidence of the state of the
The Annual Control of the Power	po limente de Entrança Tue Entrança Tue Tue sente (entrança Tue Tue Tue Tue Tue Tue Tue Tue	by h N N N N N N N N N N N N N N N N N N	WA WA Then so for Jean John Jean Will resulted the participation of t	i. It paid to tut on or considing sea is themselved as Commission and Commission	NIA \$ 257.50 (6 5) \$ 257.50 48 (7) \$ 22.728 48 (7) \$ 500.50 NIA The Control resource Visit is written. This immunity that On a second. If the Control resource is the Control resource of the Control resource of the Control resource. If the Control resource is the Control resource of the Contr	accepted from the state of the destroy to present the Confidence of the state of th
IN MA IN MARKET STATE OF THE PROPERTY OF THE P	in the control of the	by h h has he had been a seen	WA WA Then so the Bend Formace, then If you have the so the sound of the period If you have the sound of the period If you have the sound of t	is, is paid to the time of the design and to the time of the design and the desig	NA \$ 257.50 (6) \$ 22.728.48 (7) sease N/A re-Centry resource Visit we find. This inversion see it contains a remain to the contains a remain to the contains a remain to produce in the contains a remain to the contains a remain	accepted for the stress with the services to present the Confidence of the services. As a reticular, Year may shown the service of the services of the service
The MA I was a series of the man	(9 - 4) I to breate the first period of the	by he had been a second of the	WA	is, is paid to the time of the design and to the time of the design and the desig	NA \$ 257.50 (6) \$ 22.728.48 (7) sease N/A re-Centry resource Visit we find. This inversion see it contains a remain to the contains a remain to the contains a remain to produce in the contains a remain to the contains a remain	accepted from the state of the destroy to present the Confidence of the state of th
IN MA IN MARKET THE ADMINISTRATION OF THE AD	in the second of	y. h. h. samples to be a supple to b	I/A V/A The set of t	E. is paid to the on or conditing see it throughout the Conditions and see the Conditions and the Conditions and the Conditions are conditions and the second to the index seems of the second to the index seems of the Conditions	NA \$ 1,537.50 (6) \$ 22,728.48 (7) seves NIA The Control recovery Visit for the control recovery to the	accepted for the stream with the services to prefect the Condition to the contract of the stream of the services. The major photose the stream of the services
IN MA	in the second of	y. h. h. samples to be a supple to b	I/A V/A The set of t	E. is paid to the on or conditing see it throughout the Conditions and see the Conditions and the Conditions and the Conditions are conditions and the second to the index seems of the second to the index seems of the Conditions	NA \$ 1,537.50 (6) \$ 22,728.48 (7) seves NIA The Control recovery Visit for the control recovery to the	accepted to the stream of the services to present the Confidence of the services of the servic
IN MA IN MARKET STATE OF THE ACT	in the second of	y. h. h. samples to be a supple to b	WA WA Then so the Berst The Section of the period of th	i. is paid to the time of the paid to the time of the Company and the time of the Company and the time of time of the time of the time of the time of the time of	NA \$ 1,587.50 (6) \$ 22,728.48 (7) \$ 22,728.48 (7) \$ 22,728.48 (7) \$ 24,728.48	accepted for the stream of the services to present the Condition of the service o
The Annual and related to the process of the proces	19-49 I molecular de la consecución del la consecución de la consecución del la consecución de la consecución de la consecución del la consecuc	y. h. h. s.	WA WA Then so the Dense. The Dense of Teamner, then If the Dense of Teamner, then If the Dense of Teamner, then The Dense of Teamner, th	is to paid to fus on or considing see to the considering see to the considering see to the considering see to the considering see to see to consider see to see to consider see to the seed of the seed of the considering see to the considering seed to the considering see the considering seed to the c	NA \$ 1,597.50 (a) \$ 22,728.48 (b) \$ 22,728.48 (c) \$ 20,728.48 (c) \$ 2	accepted for the stream with the services to prefect the Confidence of the stream of the services to prefect the confidence of the services of
IN MA	19-49 I molecular de la consecución del la consecución de la consecución del la consecución de la consecución de la consecución del la consecuc	y. h. h. s.	WA WA Then so the Dense. The Dense of Teamner, then If the Dense of Teamner, then If the Dense of Teamner, then The Dense of Teamner, th	E. is paid to the on or containing see it throughout the containing see it throughout the see one containing see it to see it to the index seem of the	NA \$ 1,597.50 (a) \$ 22,728.48 (b) \$ 22,728.48 (c) \$ 20,728.48 (c) \$ 2	accepted for the stream of the services to present the Condition of the service o
IN MA	in the contract of the contrac	y. h. h. says for the American Section 1. Se	WA WA Then soll but Bersol The source of the solution of th	i. It is paid to tus on or considing sea is therefore, and Controlling selds are considering sea is the same of th	NA \$ 1,597.50 (6) \$ 22,728.48 (7) server NIA The Chattry required VIB II the Chattry Chattry the Chattry Chattry the C	accept in the stead with of a service to present the Confirmation and Section 19 and 1
IN MA	in the contract of the contrac	y. h. h. says for the American Section 1. Se	WA	i. It is paid to full an or considing act is therefore are considering act is therefore are considering act in the	NA \$ 1,537.50 (6) \$ 22,728.48 (7) sease NIA The Control required Visit for Control Visit f	accepted for the stream with the services to prefect the Confidence of the stream of the services to prefect the confidence of the services of
e NIA e	19-41 Entry each of the control of	y. h. h. says and per	WA	i. It is paid to tus on or considing act is therefore, and Controlled and a considering act is therefore, and considering act is the same act in the same act	NA \$ 1,597.50 (a) \$ 22,728.48 (b) source NIA The Chatty recover Via the control of the contro	accepted for the stress with the services to present the Confidence of the services of the ser

OFFICIAL LIENSCOLDER

- Finance charge and payments
 Nor we will figure Finance Charge. We will figure Finance Charge at the Archael Percentage Rate on the unpaid part of the Archael Percentage Rate on the unpaid part of the Archael
 - Financed.

 How we will apply psyments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Phasebea and to other amounts you owe under this contract in
 - large to other amounts you whe funder that contract in any order we choose. In our when funder the contract in any order we choose the first of the property of the following the follow - C-
 - amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- UR OTHER PROMISES TO US

 If the vehicle is dismaged, destroyed, or missing.
 You agree to pay us all you see under this contract
 own if the vehicle is damaged, destroyed, or missing.
 Using the vehicle, You agree not to remove the
 vehicle from first U.S. or Carpada, or to set, rent, lesses,
 or transfer, any thoreas in the vehicle or this contract
 without our written permission. You agree not to
 appear the vehicle to mission, extrans permission,
 involutary frameter. If we gay any repear but, storage
 involutary frameter, if we gay any repear but, a storage
 has these first or the vehicle. involuntary itemater, it we gay any repair buts, streety bolls, faver, fines, or charges on the welfvice, you agree for repay; the amount when we say for it. Security interest. You give us a security interest. You give us a security interest in:

 • The vertice and all parts or geodes put on it;

 • All moving, or gende received (proceeds) for the vehicle.

All inversely, or goods received (proceeds) for the vehicle;
All insurance, maintenance, service, or other contracts we lineage for your and
All proceeds from insurance, maintenance, service, or other contracts we finance for you.
This includes any returned or premiums or charges from the contracts.
The secures payment of all you own on this contract. It also secures your other agreements in this contract. It also secures your other agreements in this contract. It would make sure the title thomse our security intensity files? In the vehicle, You will make sure the title thomse our the vehicle and the title whole. You will not allow any other securely intenset to be pilescal on the title whould our written permission.

The process of the process of the process of the secure you must have on the vehicle.
You agree to have physical damage insurance.

willen permission.

You agree to have physical damage Insurance chaesing less of or demage to the vehicle for the settle of this content, the insurance three times to the vehicle for the settle of this content. The insurance must cover our interest: the vehicle if you do not have the insurance, we may if we choose, buy physical damage insurance, all we decide to buy physical damage insurance, and effect buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers your interest in the vehicle, or buy insurance that covers your must have been set in the vehicle, or buy insurance that covers you must hell you which type and the charge you must pay The charge will be they permitted the insurance, and a finance charge computed at the Annual Precornage Rate shown on the front of the contract or, at our copion, the highest rate the law permits. If the vehicle is foot or demaged, you agree that we may take any insurance settlement to reduce what you cove, or repair to vehicle.

What hispipers to returned Insurance, maintenance, service, or other contract charges, it is contract charges, as expend on other power and a thread from the you cove.

- IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES 9. You may owe late charges. You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or use charge does not drawner your late payment or mean that you may keep making late payment or mean that you may keep making late payment.

- you pay all you need on this contract at once. Default well of not pay any payment on time:
 You give lates unbronglete on mattending information on a credit application;
 You give a present on the credit application.
 You start a proceeding in bateriapsely or one is started against you or your property; or You break any applications in this contract.
 The amount you will over will be the unpaid part of the Anount Flanced plast the cannot and unpaid part of the Anount Flanced plast the cannot do unpaid part of the Anount Flanced plast the cannot do the property of the cannot and unpaid part of the Anount Flanced plast the cannot do the property of the cannot and unpaid part of the Anount Flanced plast they or one post the pay toke of the anount you cover as attorneys fees, plus court coats. We will charge only attorney's fees, plus court coats. We will charge only attorney's fees, plus court coats the law permits.
 We may take the vehicle from you. If you default, we may take freepowered the webline from you. If you default, we may take freepowered the webline from you. If you default, we may take freepowered the webline from you. The webline has an electromic tracking device, you agree that we may use may essect represents the service from your was do so peacefully and the law asmer it. It your vehicle has an electronic sacking device, you agree that we may use the device to find the vehicle. If we take the vehicle any are unity in the order setting, it we take the vehicle, any secretaines, equipment, and resolvations part in all alway with the vehicle. It any personal berns are in the retricle, we may store them for you at your papares, if you do not ask for these literas back, we may dispose of them are to have allowed.
- sayy with the workers in any personal access size in our service, we may shore them for you at your approach. If you do not saik for thase literia back, we may dispose of them as the level affects. How you can get the whitere back if we take it. If we reposses me have a level, you may pay to get it back fracewen). We will tell you how much to any to receive me to you do not readered, and when we had the whitee. We will seal the verticals if you do not readered, and will be reflected. We will seaf the verticals if you do not readered, not seal the verticals. We will seaf the verticals white we had the verticals. We will seaf the verticals white the vertical in the verticals in the verticals in the verticals, hothers in preparing it to sake, and sering it and allowed expenses are pay as a direct result of is sang the verticals, hothers it any money is not serviced expenses. It is not money is not serviced expenses. It is not money is not issued, and allowed expenses and court consist the law permits are also allowed expenses. It any money is not issued, we will pay it to you triest to by the rest to us. If you do not pay this amount whom we are to pay it is sometime to pay to make any the rest to us. If you do not pay this amount whom we are to make the work of the pay the amount you only you make any the rest to us. If you do not pay this amount whom we are may be any or an
- reduce what you own.

WARRANTIES SELLER DISCLAIMS
Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes in ownraties, express or implied, on the vehicle, and there will be no implied warranties of merchantality or of firms for a particular purpose.

This provision does not affect any warranties covering the vehicle manufacturer may provide.

- Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract.
- the window form for this vehicle is part of this contract, information on the window form certifies any convery provisions in the contract of sels.

 Spanish Translation: Quie para compradores de vehiculos usados. La información que ve en el formulario de la ventanilla para este vehiculo forma parte del presento contrato. La información del formulario de la ventanilla deja, aln afecto toda disposición en contratio contenida en el contrato de venta.

SERVICING AND COLLECTION CONTACTS. You agree that we may try to conclud you in willing, by error, or wing personate distributed violent reseasures, test entering personate distributed violent reseasures, test measures, each automoral fellent distributed on the contact of the

7. APPLICABLE LAW

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

notice: any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

If the goods or services are obtained primarily for business of agricultural use. Buyer will not assert against any subsequent holder or assigneed of this contract any claims or defenses the Buyer (section) day types against the Select or against the manufacturer of the vehiculo or equipment obtained under this contract, unless the law allows it is